

## BRAC - Bangladesh

Integrated Development in Afghanistan-  
Employment and Income Generation  
Programme (July 2002-June 2003)



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## *Executive Summary*

As a region, Afghanistan has a long and rich cultural heritage. Lying at the crossroads of the Silk Route between Asia, Europe and the Middle East, foreign influence has played an important role in the formation of the mindset of the Afghan people. The turmoil surrounding the region continued for a long time. The twentieth century was characterised by political confusion and disturbance. As a result foreign intervention, hard-line political movements, and ethnic power struggle pervaded the country. As Afghanistan was moving into the twenty-first century, the political situation continued to deteriorate and after the very recent events a new government has been established with a mandate of bringing unity, stability, programme of reconstruction and promise of peace and development of the country.

The economy of Afghanistan is in a critical stage. Wage rates in Afghanistan are as low as 30 cents a day in remote rural areas. Most income is earned from agriculture and informal trade and services. The drought of the last three years has added to vulnerability and food insecurity particularly in the north, centre, and western areas of the country. After over 20 years of conflict, Afghanistan also has large numbers of people that have suffered trauma that leave them particularly vulnerable to poverty and unemployment.

Considering the present situation of Afghanistan, BRAC has decided to give support to the Afghan people in Employment and Income Generation Programme. BRAC (a Bangladeshi NGO) is the largest development organisation the world and it has a proven record of rebuilding a war-ravaged country. BRAC has planned to undertake a one-year 'preparatory phase of its proposed programme for Afghanistan to support the poor people in the field of income generation.

Through income generation programme BRAC will give support to the poultry-livestock, nursery, agriculture and handicrafts sector. Total 4,000 Afghan will receive financial support to start income generating activities. Out of them 800 will receive training. BRAC will operate this programme through its one central office and two Area Offices. Most of the staff of this project will Afghan. The total budget for this project is US\$ 712,560.

## Project Brief

Name	Integrated Development in Afghanistan - Employment and Income Generation Programme
Location	Afghanistan
Implementing Organization	BRAC 75 Mohakhali Dhaka 1212, Bangladesh
Nature of activities	Initiate employment and income generating programme for the war affected Afghan people
Target Population	War affected people of Afghanistan
Duration	July 2002 - June 2003
Total Project Cost	US\$ 712,560

## Section One

### Organization Profile: BRAC

BRAC (formally known as Bangladesh Rural Advancement Committee) was established in February 1972 as a relief organisation by its Founder and Chairperson Mr. Fazle Hasan Abed after Bangladesh Liberation War of 1971 when 10 million refugees were returning from India to the newly independent but devastated country. The refugees needed immediate relief and rehabilitation. In the spirit of the liberation struggle BRAC started relief activities with donors contribution and helped them build houses and boats and other means of livelihood for fishermen and others. As most of them needed medical attention, BRAC also started health care along with relief. Relief however, was not a permanent solution as it creates dependency and inaction. BRAC learned from the people that there is a need to empower the poor directly, so that they can take charge of their own development. Thus BRAC gradually expanded its activities and evolved into a large and multifaceted development organisation with the twin objectives of Alleviation of Poverty and Empowerment of Poor.

Looking at poverty as a complex syndrome, BRAC adopted a holistic approach and thus its core programmes include *income generation through micro-credit, basic health care for the poor, and education for poor children*. Targeting the landless poor of the country BRAC developed its vision: 'A just, enlightened, healthy and democratic Bangladesh free from hunger, poverty, environmental degradation and all forms of exploitation.'

Learning from its field experience, BRAC pioneered its 'targeted development approach' focusing on the community's poorest, those who were landless, possessed no assets and sold manual labour to survive. BRAC's Development Programme addresses the socio-economic development of underprivileged rural poor through access to credit, capacity development, savings mobilization, institution building and awareness raising. The Education Programme provides for the unique needs of children of poor families while the Health and Nutrition Programme addresses the health and nutritional status particularly of women and children at the national and community levels. In order to effectively undertake these initiatives on a national scale, BRAC has developed a network of support programmes including the Research and Evaluation Division, the Training Division, and Monitoring Department.

The major programme of BRAC are:

- Microfinance Programme
- Employment and Income Generation Programme
- BRAC Education Programme
- BRAC Health Programme

#### Microfinance Programme

BRAC believes that access to credit can play an important part in creating that enabling environment for the poor, where they can use capital to work to improve their socio-economic condition. Lack of access to the formal banking system is one of a serious constraint for the rural poor that is depriving them of the right to borrow, save and invest in productive activities. The objective of BRAC's micro credit programme, thus, is to provide banking services to the poor and to cater to their special needs.

VO members decide on loan disbursement and loan use at weekly VO meetings. A Programme Organizer (PO), responsible for establishing links between BRAC and Vos, attends these meetings to facilitate the process. Through years of experience, BRAC has learned that credit can be a valuable input to improve the lives of the poor. Therefore, an important aim of the savings and credit programme is to help create a financial base for the group members through savings mobilization and credit so that they can carry out different income generating activities. Loans are given for both individual and joint activities and there is no collateral. However, they must have some savings with the organization before they can take loans.

The goal of BRAC's microfinance programme is to provide banking and other services to the poor, which are specifically designed to meet their particular needs. The objectives of the microfinance programme are:

- To make credit available to poor, especially in rural areas
- To provide credit at a reasonable price
- To involve the poor in income generating activities through providing credit provision
- To promote economic development of the country by increasing the income level of the rural poor.
- To operate self-sustaining credit activities.

BRAC currently provides savings facilities to around 4.4 million households. It currently offers four different savings schemes that vary from open access current account facilities to longer-term fixed deposits schemes. By broadening the range of its savings facilities, poor households are better able to manage their liquidity needs and can access cash to deal with varying needs.

#### Microfinance Programme at a glance (December 2001 status)

No. of Village Organization	110,365
V.O members	4.33 million
Disbursement	US \$ 1.5 billion
Disbursement in 2001'	US\$ 248 million
Members Savings	US\$ 75 million

### Employment and Income Generation Programme

BRAC encourages group members to earn by engaging in different income and employment generating activities. The sectors that are of special interest to BRAC members are poultry and livestock, fisheries, sericulture, agriculture extension, and social forestry. Most of these activities can be done at or near their homes. Poultry, livestock and fisheries are activities that are traditionally done by the rural community. The role of BRAC is to improve the performance of these activities by introducing new technologies and breeds. Sericulture has been introduced because there is a lot of potential in the rural areas for generating income from mulberry plantation and silkworm rearing. Vegetable farming is also an attractive activity because of high returns and the nutritive value of vegetables. Social forestry and nursery promote afforestation and use of fallow land.

In addition to credit BRAC provides skill development training to the VO members, supply them with essential inputs. The specialists provide technical support. All the income-generating programmes have co-ordination with government agencies (at local and national level). For many of the income generating

outputs marketing links have been established by BRAC. The income generating activities also have piloted new enterprises through the Rural Enterprise Project (REP).

### BRAC Activities Under Sector Programmes

Sector	Activities
Poultry	Mini poultry hatchery, chick rearers, Key rearers, Egg collector, Poultry worker (vaccinator)
Livestock	Para-veterinarians, Goat rearer, cow rearer, artificial insemination centre
Fisheries	Small fish hatchery, Carp nursery, Carp polyculture, Thai Sarputi culture, Pond re-excavation, Ox-bow lake fisheries
Sericulture	Mulberry tree plantation, Chawki rearer, Progressive silk farmer, reeling centres, Silk weaving
Agriculture	Vegetable cultivation, vegetable seed production, Maize cultivation, Spice cultivation, Home gardening
Social Forestry	Tree plantation, Grafting nursery, Agro-forestry, Strip Plantation
Rural Enterprise Project (REP)	Micro Enterprise Development, Non-Farm Enterprise Extension and Reinforcement (NEER), Activities for Business Motivation, Carpenter Development, Mechanics Development, Production Oriented Entrepreneur Development, Patent Enterprises Replication

### BRAC Education Programme

With a view to improving the education scenario, BRAC introduced the education programme in 1985 with 23 schools. BRAC Education Programme (BEP) complements the Universal Primary Education Programme of the government by providing education to the poorest children of the country who had never been to schools or are dropouts. Over the years the programme has expanded with a number of activities like Non-formal primary education (NFPE), with same standard as formal education. Basic Education for Older Children (BEOC) schools, Urban schools, Hard to Reach schools, schools for Garment Workers, Community schools, and Libraries, Education Support Programme (ESP), Material Development Unit (MDU), and BRAC Primary School.

BRAC has designed and executed a successful non-formal primary education model that is cost<sup>1</sup> effective, with 1.1million children in 34,000 schools while over 2 million have already graduated and joined the mainstream in high schools. The salient features of this education programme are: support materials relevant to the lives of children, participatory and child-friendly teaching methods, school hours are flexible, and one class room with one female teacher from the same locality with 30-33 students. The two main target groups are children of the age group 7-10, and adolescents respectively, who are either dropouts or had not been to any school. These groups are comprised of the rural poor, and urban poor/slum dwellers.

BRAC School model is being adapted in Eastern and Southern African countries since 1995 and some organizations in South Asia, Western Africa and Central America are restructuring their primary education system based on BRAC experience.

<sup>1</sup> US \$19 per child per year

## BRAC Health Programme

BRAC's entry into the health sector began as early as in 1972 with the setting up of health care centres in remote areas where it was engaged in resettling the displaced families after the Liberation War. The activities included health care, nutrition, family planning, maternal and childcare and provision of health insurance. In 1977, with the further broadening of the spectrum of BRAC's activities health care became its integral component. BRAC decided to train village health volunteers from among the target group to provide basic preventive and curative health services. BRAC's health programme aims to achieve a sustained impact by reducing maternal, infant and child mortality and fertility and improving the nutritional status of children, adolescents and women.

In 1980, BRAC pioneered its nationwide Oral Therapy Extension Programme (OTEP) and by the end of 1990, BRAC workers reached some 13 million rural households, teaching at least one woman in each household on how to make oral saline solutions. In 1986, BRAC undertook a more comprehensive Child Survival Programme, working with the government's Expanded Programme on Immunisation (EPI). BRAC also developed a workable model of sustainable comprehensive Primary Health Care that was managed by the community and complemented the government's health and family planning services.

The Primary Health Care (PHC) programme, which was started in 1986, was renamed the Essential Health Care (EHC) Programme in 1995. Since then, the programme has gradually become a major component of its development activities. The primary objective of this programme is to provide an essential package of health services, mainly through Volunteers, in all the areas where BRAC has established Village Organisations (VO) of the poor.

BRAC has also established facility-based "BRAC Health Centres" in 1996 and a Limb and Brace Centre in 2000. Considering the growing needs of the urban poor, BRAC has extended its development programmes including health to urban areas in 1998.

## Programme Support Enterprises (PSE)

BRAC has established Programme Support Enterprises (PSE) because of the absence of private sector supplies to poor rural women. Under the PSE, BRAC has also set up two poultry feed mills and two poultry farms to supply the VO members with quality poultry feed and high yielding variety day old chicks (DOC). In the sericulture sector, seven grainages have been set up. In order to supply the members with better quality vegetable seeds, two seed production centres have been established. The PSE comprises of the following:

### The Programme Support Enterprises of BRAC

- |                                |                       |
|--------------------------------|-----------------------|
| 1. BRAC Printers               | 2. Cold Storage       |
| 3. BRAC Dairy and Food Project | 4. Fish Hatchery      |
| 5. Poultry Farms               | 6. Poultry Feed Mills |
| 7. Seed Production Centres     |                       |



## Support Services

To uphold and sustain BRAC's multifaceted interventions, vital support programmes have been developed. These support programmes, assisting the core interventions, have given BRAC an institutional structure. The Training Division, for example, has 14 outreach centres spread all over the country catering to the needs of BRAC, other NGOs, donors, and the government. The Research and Evaluation Division (RED) has emerged as the largest NGO-based research unit in the developing countries with nearly 100 staff members thereby actively participating in development debates nationally and internationally by providing grassroots perspectives.

### Support Departments of BRAC

Training	Research & Evaluation
Monitoring	Publications
Personnel	Audit & Accounts
Computer	Logistics
Construction	Public Affairs & communications

More details on BRAC are available in its web site: [www.brac.net](http://www.brac.net)

## Section Two

# Integrated Development in Afghanistan: A Proposal

### Background

Afghanistan is a country in central Asia with a population of 26.8 million. The population growth rate was estimated to be 3.48% in 2001. During the civil strife that lasted for two decades, the country has suffered from enormous poverty, crumbling infrastructure, widespread land mines causing disabilities and the prevalence of high level of morbidity and mortality that led to a poor health of its people in addition to poverty. Because of war, one-third of the population fled the country, to Pakistan and Iran. The majority of the population continues to suffer from insufficient food, clothing, housing, and medical care. Gross domestic product has fallen substantially over the past 20 years because of the loss of labor and capital and the disruption of trade and transport. Severe drought added to the nation's difficulties in 1998-2000 and brought the economy of Afghanistan in a critical stage. There were 2 million widows, many of whom have been forced onto the streets to beg. This picture becomes more complex with the ethnic mix of the nation: Pashtun 35%, Tajik 25%, Hazara 19%, minor ethnic groups (Aimaks, Turkmen, Baloch, and other) 12% and Uzbek 6%. And regarding many issues these ethnic groups have different viewpoints.

Inflation remains a serious problem throughout the country. International aid can deal with only a fraction of the numerous humanitarian problems, let alone promote socio-economic development. In 1999-2000, internal civil strife continued, hampering both domestic economic policies and international aid efforts. The following diagram shows the present economy situation of Afghanistan:

#### Box 1: The Present Economy Status of Afghanistan

Wage rates in Afghanistan are as low as 30 cents a day in remote rural areas. Most income is earned from agriculture and informal trade and services. The drought of the last three years has added to vulnerability and food insecurity particularly in the north, center, and western areas of the country. After over 20 years of conflict, Afghanistan also has large numbers of people that have suffered trauma that leave them particularly vulnerable to poverty and unemployment. These include:

- more than 5 million refugees (3 million in Iran and 2 million in Pakistan, as well as an estimated 40,000 refugees in Uzbekistan, Tajikistan, and Turkmenistan). Not all refugees are vulnerable households—indeed, many have found employment—but most are certainly among the lowest income groups. The UNHCR tentatively estimates the annual repatriation of 1 million refugees split evenly between Pakistan and Iran;
- approximately 1 million internally displaced from drought and conflict;
- those who are landless, or have very small landholdings;
- ex-combatants and unemployed youth;
- about 200,000 people disabled by mines;
- women (over 50% of the total population, forcibly excluded from the labor force during the Taliban regime), widows (2 million, many of whom have been forced onto the streets to beg), female-headed households, orphans and other vulnerable groups

The health status of Afghans ranks among the worst in the world. War and conflict, food insecurity, limited access to safe water, poor sanitation, low educational attainment, poverty and an inadequate health system, have contributed to this situation. Additionally, a history of severe and systematic discrimination against women affects the health situation of Afghan women and constrains the capacity to respond to the health needs of women and children.

Like the health sector, Afghanistan's education indicators rank among the lowest in the world, with the highest gender gap, and marked rural/urban and other geographic inequalities and inequities. School facilities have largely been destroyed and many qualified teachers are employed in other sectors or have left the country. Yet there is a strong demand of wish for education among the population, and it should be possible to get teachers and administrators now outside the country to return to work in Afghanistan.

To give a more clear picture of Afghanistan's current situation a comparative picture of Afghanistan, Pakistan and Bangladesh are given below:

	Pakistan	Afghanistan	Bangladesh
<b>Demographic Indicators</b>			
Population (July 2001 est.)	144,616,639 (July 2001 est.)	26,813,057 (July 2001 est.)	131,269,860 (July 2001 est.)
Total Area	Total 803,940 sq. km Land 778,720 sq. km Water 25,220 sq. km	Total: 647,500 sq km Land: 647,500 sq km Water: 0 sq km	Total 144,000 sq. km Land 133,910 sq. km Water 10,090 sq. km
Population Density	186 per sq. km	49 per sq. km	981 per sq. km
Annual Population Growth Rate (2001 est.)	2.11% (2001 est.)	3.5% (includes the continued return of refugees from Iran)	1.59%
Literacy Rate (15+ years)	Total: 43% Male: 55% Female: 29% (1998)	total population: 31.5% male: 47.2% female: 15% (1999 est.)	Total: 56% (2000 est.) Male: 63% literate Female: 49% literate
Unemployment Rate	6% (1999/2000 est.)	NA	35% adding 2 million yearly
Rural/Urban	NA	82% Rural 18% Urban	76% Rural 24% urban
% below poverty line	40% (2000 est.)	NA%	36% (2000 est.)
<b>Key Economic Indicators</b>			
Size of GDP (in USD PPP)	\$282 billion (2000 est.)	\$21 billion (2000 est.)	\$203 billion (2000 est.)
GDP per capita (in USD PPP)	\$2,000 (2000 est.)	\$800 (2000 est.)	\$1,570 (2000 est.)
Structure of GDP	25% industry 25% agriculture 50% services (1999 est.)	28.5% industry 53.0% agriculture 18.5% services	18% industry 30% agriculture 52% service
Growth	4.8% (2000 est.)	NA	5.3%
Export/Import	Import \$9.6 billion Export \$8.6 billion BOT (\$1.0 billion)	Import \$150 million (1996 est.) Export \$80 million (exc. opium) BOT (\$70 million)	Import \$8.1 billion Export \$5.9 billion BOT (\$2.2 billion)

Considering the situation of overall Afghanistan, BRAC has decided to give support to the Afghan people on the area of employment and income generation sector. BRAC believes that it will be able to help Afghan people and government to rebuild their country by the knowledge of its own experience.

BRAC has undertaken a project name as "Afghanistan Integrated Development Programme." This is one-year preparatory phase. And this proposal has been designed for the preparatory phase of the programme.

## Rationality of Proposed Programme

BRAC has learned from its experience that beyond a lack of financial resources, the two major constraints that prevent the poor from improving their lives are the absence of self-employment opportunities and a lack of skills to sustain those activities. BRAC realised that if different employment opportunities were created, along with sufficient training for capacity development, the poor could be linked to the mainstream economy - which would ultimately bring them out of poverty.

BRAC will initiate its programme with the establishment of village organisations (VO) with poor members. The exact definition of the target group will need to be refined further in view of new learning on poverty dynamics in the context of Afghanistan.

BRAC believes that creating employment opportunities is a critical dimension of the reconstruction process and will help to maintain peace and stability in Afghanistan. New employment opportunities are necessary to reduce the high levels of poverty of the majority of Afghans, to restore a sense of normalcy and give people a stake in maintaining peace; and to support social and economic inclusion of the most vulnerable --- including refugees/returnees, internally displaced persons, widows, orphans and the disabled. Past areas of discrimination will need to be addressed, particularly in relation to the exclusion of women from the workforce.

## Description of Proposed EIG Programme

### Poultry & Livestock

BRAC will help the Afghan people to start poultry and livestock activities. This programme will help to increase their income while at the same time increase agricultural output through the promotion of more efficient rearing practices and the supply of key inputs. BRAC will provide the training, distribute vaccines and medicine, undertake breed development, supply day-old chicks and balanced feed and provide financial and marketing support through its poultry programme. The poultry programme incorporates a variety of sub-sectors to address the problems of input availability, technical assistance, distribution and marketing. BRAC's poultry programme will be composed of several components including: the poultry and livestock extension programme, poultry farms and hatcheries, and feed mills.

This programme will not only help to create employment opportunities but will also help to reduce malnutrition through the increased availability of protein-rich food. At the same time, the programme will help to reduce the poultry mortality. Through this programme a high yielding variety (HYV) of poultry will be introduced which will help to increase production of meat, milk and eggs in rural areas.

BRAC will also undertake a livestock programme. This programme will help the Afghan people to generate income and create employment opportunities. Through the livestock programme BRAC will be

able to reduce the mortality rate of the livestock population through regular vaccinations and upgrade local breeds through cross breeding. The programme will be implemented with the help of extension workers.

### Nursery

BRAC will provide financial support and technical assistance to Afghan people to establish nurseries. BRAC will provide assistance to establish two types of nurseries. These are: i) horticulture nursery and ii) grafting nursery.

*Horticulture Nursery:* The horticulture nursery will be established on small pieces of land (approx. 30 decimals), and will be able to produce 10,000-15,000 seedlings annually. Nursery workers will be selected from the VO members and provided with six days of training. After the training, the participants will decide what varieties/species they should plant in their nurseries taking into account local demand and the market for the seedlings.

BRAC will provide financial support to the nursery workers for implementation of the programme. The support will be used for leasing land, purchasing seeds, fertiliser, insecticides, fencing materials, and for watering equipment.

*Grafting Nursery:* BRAC will give support to the Afghan people to produce good quality fruit trees in the country through grafting nurseries. A VO member, preferably with some knowledge of nursery activities, will establish a grafting nursery on 30 decimals of land, and receive ten days of training. Based on asexual propagation - trees will be selected for grafting nurseries. The scions and cuttings will be collected from HYV mother trees. BRAC will also supply scions to the nursery workers.

### Agriculture

BRAC will also launch an agriculture extension programme. This agriculture extension programme will help to increase the nutritional and income status of rural households by increasing the agricultural production of VO members and small farmers through technology transfer, qualitative input supply and better organisational management practice. Through this programme, 20 VO members in each working area will receive training and become agriculture extension workers (AEW). Each AEW will be responsible for assisting 25 VO members and 25 small farmers of their respective village with their agriculture related activities. The programme participants will either own or lease a piece of land (about 1 hectare) for crop cultivation. They will receive training, technical support, inputs and receive credit to obtain resources needed for crop cultivation.

At the beginning of the year the AEWs will survey the VO members and farmers in the locality to determine what types of crops would be suitable in their areas and inputs they will require for starting cultivation. They will also advise the programme participants on what type of crops would be appropriate for their land. Through these AEWs, the participants will have access to soil testing, training and the assistance needed to upgrade their farming practices.

### Handicrafts

After starting its employment and income generation activities in Afghanistan BRAC will revive the rural handicrafts of Afghanistan and will also identify the new micro-enterprise ideas that are appropriate for

rural women. Currently, the major export items of Afghanistan are dried fruits, carpets, fresh fruits, wool, animal hides and skins. BRAC will provide technical know-how to the Afghan women and will help them to market their products. In the mentioned sectors and land based agricultural sectors BRAC will identify the innovative new business and will undertake the projects on pilot basis. If the outcome of the initial stage is positive then the enterprises will be transferred to Afghan people for expansion. And this will help the Afghan women to become more involved in income generating activities.

## Implementation of EIG Programme

BRAC will use village organisations (VO) as a means to implement its EIG services to its members in Afghanistan. BRAC will first conduct a door-to-door survey to identify the target population of the area. After selecting the members BRAC will provide an orientation course at the time of VO formation and each VO will be sub-divided into small groups comprising five members with a leader. The VOs will have a management committee consisting of an elected chairperson, a secretary, a cashier and leaders of the small groups. Once a VO has 20 members it will then start its activities. VOs sponsored by BRAC have been found to develop a well-disciplined organization and are used to develop the capacity of the poor for sustainable development.

After a VO is formed, its members will elect a president and a treasurer. They will hold VO meetings every week. Women will begin to save with BRAC as soon as they become members and they can request for working capital to start their income generating activities by the 8th week. Individual members are responsible for repayment of the borrowed money.

### Terms and conditions for EIG activities

- Each member will receive \$60 as working capital to start income generating activities
- A portion of administrative costs will be shared by participants
- Members will make payments on the working capital on a weekly basis
- No collateral will be needed to obtain working capital
- Working capital will be given for selected activities
- Members will receive skills training to undertake income generating activities.

## Training

Most starting entrepreneurs lack the proper knowledge and technical know-how to operate an enterprise successfully. In order to address these problems BRAC will introduce a wide range of training programmes to boost various income generating activities and to make these more productive. BRAC programme staff will organise farm-based training, non-farm-based training (3 to 7 days) and monthly refreshers (1 day) at the branch office or at some other convenient place. The extension worker will get special training and monthly refreshers, as they are to provide ongoing technical support to participants and will work as an independent private business development service provider.

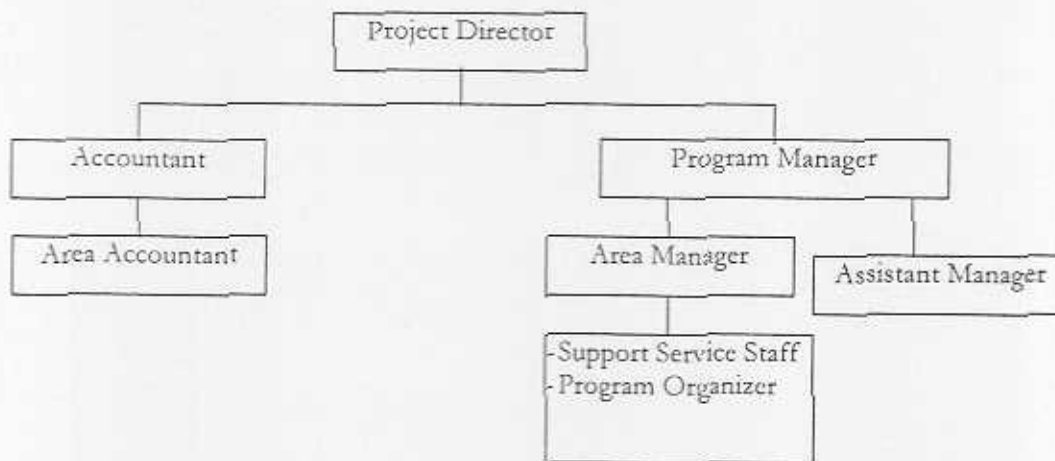
## Expected Outcomes

Through employment and income generation programme 4,000 members will be organised and will receive financial assistance to start income generating activities. Each of them will receive US\$60 to start their income generating activities. A total amount of US\$ 240,000 will be used as revolving loan fund. In the project period 800 members will receive the EIG training.

The total number of 36 staff will be deployed for this proposed project. Out of them 7 will be Bangladeshi and rest 29 staff will be Afghan. The project will be implemented through 1 Central Office and 2 Area Offices. All Programme Organizer, support service staff and Assistant Area Manager will be Afghan people and later they will become the Area Manager.

## Management and Staffing

The following organisational chart illustrates the clarity in which the preparatory operations in Afghanistan are going to be managed. At the top level there is a Project Director who is ultimately responsible for the entire project. The Programme Manager reports directly to the Project Director and is responsible for strategic activities including budgeting, monitoring and evaluation. The subsequent two layers of staff will be responsible for the implementation of the projects at the field level. The Programme Organisers work at the field level and have the regular interaction with the members. They are in the best position to facilitate dialogue between the organisation and its membership. In addition there is an accountant who will keep track of all financial transaction of the project and under his supervision there will be two Area accountant.

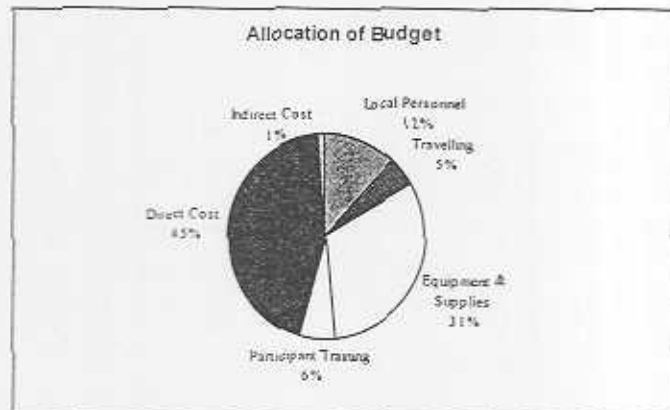


## Meshing BRAC With IRIS/JOBS

BRAC will gain lots of new experience at Afghanistan. That experience will be a mixture of success, failure, achievement and difficulties. BRAC will share its' experience with IRIS/JOBS which will help both the organisation to implement the programme smoothly. Training will be another important component where both organisation can help each other, if BRAC needs any help regarding training that will be sought from JOBS. At the same BRAC has a very strong training unit if JOBS needs any training support regarding developing training module, training delivery methods BRAC also can help JOBS. JOBS can disseminate the success story of Afghan women who will be involved in income generating activities with BRAC. This will help to build a good reputation of BRAC and JOBS at Afghanistan. Another important goal of BRAC is to build a market for Afghan product in abroad. JOBS can help BRAC to create an attractive market for the various products inside and outside of Afghanistan.

## Summary Budget

The estimated cost for carrying out different activities of the employment and income generating activities in Afghanistan is US\$ 712,560. This amount will be spent on the activities listed in this proposal and on the revolving loan fund, salary of programme staff, enterprise training, staff development training, travelling and transportation, project material and field operation and management expenses.





## APPENDIX 11

**Pilot Programme for Integrated Development in Afghanistan**  
**Budget of Income and Employment Generation Programme**

(Figures in US \$)

COST ELEMENTS	LIN 0001 NGO ESP Range and Quality Improved	LIN 0002 Increased Services Through Behavior Change Communication	LIN 0003 NGO Sustainability Capacity Improved	LIN 0004 GOB Policy Improved	LIN0005 Administrative Costs	Total
A. Local Personnel & Benefits					87960	87960
B. External TA & HQ costs					0	0
C. Travel					32880	32880
D. Equipment and Supplies					219500	219500
E. Contracts and Sub Awards					0	0
F. Service Delivery NGOs					0	0
G. Participant Training					40000	40000
H. Other Direct Costs					324000	324000
I. Total Direct Costs					704340	704340
J. Indirect Costs					8220	8220
						0
Total					712560	712560